



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(C)

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Order Filed on February 21,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

In Re:

Case No.: 17-27250

ROBERT M. MORACE,

Adv. No.:

Debtor.

Hearing Date:

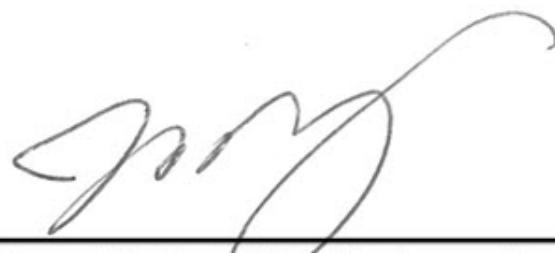
Judge: Jerrold N. Poslusny

**ORDER AUTHORIZING DEBTOR TO OBTAIN  
MORTGAGE LOAN MODIFICATION**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby

**ORDERED.**

**DATED: February 21, 2018**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

(Page 2)

Debtor: Robert M. Morace

Case No: 17-27250 (JNP)

Caption of Order: Order Authorizing Debtor to Obtain Mortgage Loan Modification

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Upon consideration of Debtor's Motion for an Order to Authorize Debtor to Obtain a Mortgage Loan Modification, it is hereby

**ORDERED**

1. Approval is granted to Debtor to Obtain a Loan Modification through DiTech Financial, LLC.
2. Debtor will, through his attorney, Amend Schedule J and file a Modified Plan, if necessary, within ten (10) days of the execution of the within Order.
3. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification;
4. The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated.
5. In the event the modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor.

**(Page 3)**

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6. Communication and/or negotiations between debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.
7. Debtor to provide an executed copy of the Loan Agreement within ten (10) days of closing.